

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Karoline Esho

Debtor(s)

Case No. 16 B 30744

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/27/2016.
- 2) The plan was confirmed on 12/14/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/18/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/16/2017, 11/01/2017.
- 5) The case was Dismissed on 01/08/2018.
- 6) Number of months from filing to last payment: 12.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$5,066.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$5,066.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$341.15
Court Costs	\$0.00
Trustee Expenses & Compensation	\$209.97
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$551.12**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Acs/dept Of Ed	Unsecured	0.00	NA	NA	0.00	0.00
Capital One	Unsecured	808.00	NA	NA	0.00	0.00
Charter Fitness of McCormick	Unsecured	144.75	NA	NA	0.00	0.00
City of Chicago Department of Revenue	Unsecured	5,223.28	5,595.68	5,595.68	0.00	0.00
City of Chicago Dept of Finance	Unsecured	210.00	NA	NA	0.00	0.00
City of Chicago Dept of Finance	Unsecured	120.00	NA	NA	0.00	0.00
Consumer Portfolio Services	Secured	16,035.67	16,035.67	16,035.67	2,765.33	1,749.55
Diagnostic Radiology Specialists	Unsecured	15.68	NA	NA	0.00	0.00
First Premier Bank	Unsecured	425.00	NA	NA	0.00	0.00
Illinois Tollway Authority	Unsecured	285.60	NA	NA	0.00	0.00
Jefferson Capital Systems, LLC	Unsecured	710.87	NA	NA	0.00	0.00
Majestic Lake Financial	Unsecured	832.50	500.00	500.00	0.00	0.00
Med Business Bureau	Unsecured	186.00	NA	NA	0.00	0.00
Medical Business Bureau, LLC	Unsecured	186.50	NA	NA	0.00	0.00
Navient Solutions Inc	Unsecured	2,447.00	3,658.14	3,658.14	0.00	0.00
Navient Solutions Inc	Unsecured	1,188.00	NA	NA	0.00	0.00
Presence Saint Francis Hospital	Unsecured	189.31	NA	NA	0.00	0.00
Sallie Mae	Unsecured	0.00	NA	NA	0.00	0.00
Swedish Emergency Associates PC	Unsecured	403.00	NA	NA	0.00	0.00
Tmobile	Unsecured	448.01	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$16,035.67	\$2,765.33	\$1,749.55
<b>TOTAL SECURED:</b>	<b>\$16,035.67</b>	<b>\$2,765.33</b>	<b>\$1,749.55</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$9,753.82</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$551.12</u>	
Disbursements to Creditors	<u>\$4,514.88</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$5,066.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/16/2018

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.